account in the first bank system, the network transaction system comprising:

customer processing means disposed at the terminal station and coupled to the open network, said customer processing means for applying for a new bank account by supplying via the open network the first bank system with existing account information descriptive of the existing bank account owned by the customer in the second bank system;

first bank processing means disposed at the first bank system and coupled to the open network and the inter-network, said first bank processing means for requesting via the inter-network the second bank system to make a confirmation of the existing bank account while forwarding the existing account information received from the customer processing means to the second bank system over the inter-network, and for opening the applied new bank account based on a confirmation response message received via the inter-network from the second bank system describing a result of the confirmation of the existing bank account, wherein the first bank processing means authenticates the customer based on the confirmation by the second bank system of the validity of the bank account in the second bank system; and

second bank processing means disposed at the second bank system and coupled to the inter-network, said first bank processing means for confirming validity of the existing bank account upon request from said first bank processing means, and for returning the confirmation response message to said first bank processing means to report the result of the confirmation of the existing bank account, wherein said first bank processing means transmits new account acknowledgement information to the terminal station.

8.   (AS FIVE TIMES AMENDED)   A network transaction system in which a customer's terminal station and a bank system are interconnected via a network, the customer having an existing bank account in the bank system and attempting to open a new bank account in the same bank system, banks included in the bank system being connected to each other through an inter-bank network, the network transaction system comprising:

customer processing means disposed at the terminal station and coupled to the network, said customer processing means for applying for a new bank account by supplying the bank system with existing account information descriptive of the existing bank account owned by the customer in the bank system; and

bank processing means disposed at the bank system and coupled to the network, said

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bank processing means for making a confirmation of the existing bank account through the inter-bank network, for authenticating through the inter-bank network the customer based on the confirmation, and for opening the applied new bank account based on the result of the confirmation by the bank system of the validity of the existing bank account in the bank system, wherein said bank processing means transmits new account acknowledgement information to the terminal station.

9.   (AS FIVE TIMES AMENDED)   A terminal station, linked to a plurality of bank systems, for use by a customer who wishes to newly open a bank account in a first bank system and has an existing bank account in a second bank system, the first and second bank systems being among the plurality of bank systems connected to each other through an inter-bank network, the terminal station comprising:

processing means for sending, along with account application information necessary for opening a bank account in the first bank system, existing account information pertaining to the existing bank account owned by the customer in order to allow the first bank system to request via the inter-bank network the second bank system to authenticate the customer's identity; and

an output/storage unit outputting and storing the account application information and the existing account information, wherein the first bank system authenticates via the inter-bank system the customer based a confirmation by the second bank system of the validity of the existing account information, wherein said processing means transmits new account acknowledgement information to the terminal station.

11.   (AS FIVE TIMES AMENDED)   A user authentication method for cyberspace banking services of an open network, which services are provided by a plurality of banks interconnected via an inter-bank network, the plurality of bank systems including a first bank and a second bank, the customer having an existing bank account in the second bank and newly issuing an account application for a bank account to the first bank, the user authentication method comprising:

(a)   sending via the open network account application information and existing account information from the customer to the first bank, wherein the account application information is information necessary for opening a new bank account in the first bank and the existing account information is information descriptive of the existing bank account owned by

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